

Information to identify the case:			
Debtor 1:	Eduardo A Machado		Social Security number or ITIN: xxx-xx-6621
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of New York		Date case filed for chapter: 7 2/11/21
Case number:	21-10265-mew		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case

12/17

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eduardo A Machado	
2. All other names used in the last 8 years		
3. Address	19 Day Street, Apt 402 Norwalk, CT 06854	
4. Debtor's attorney Name and address	Norma E. Ortiz Ortiz & Ortiz, LLP 35-10 Broadway Suite 201 Astoria, NY 11106	Contact phone 718-522-1117 Email: email@ortizandortiz.com
5. Bankruptcy trustee Name and address	Deborah Piazza Tarter Krinsky & Drogin LLP 1350 Broadway 11th Floor New York, NY 10018	Contact phone (212) 216-8000 Email: dpiazza@tarterkrinsky.com

For more information, see page 2 >

Debtor **Eduardo A Machado**

Case number **21-10265-mew**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.</p>	<p>One Bowling Green New York, NY 10004-1408</p> <p>Clerk of the Bankruptcy Court: Vito Genna</p>	<p>Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u></p> <p>Contact phone 212-668-2870 Date: 2/11/21</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 9, 2021 at 11:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee.</p>	<p>Location:</p> <p>Teleconference *ONLY*, Contact Trustee (see Trustee Section), for direction</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 5/10/21</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p>	<p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Deadline for holder(s) of a claim secured by a security interest in the principal residence pursuant to Rule 3002(c)(7)(A):</p> <p>Filing deadline: 70 days after the order for relief is entered.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p>13. Debtors</p>	<p>Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 423 (Certification About a Financial Management Course) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Certification About a Financial Management Course and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certification, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.</p>	

In re:
Eduardo A Machado
Debtor

Case No. 21-10265-mew
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:

Page 1 of 2

Date Rcvd: Feb 11, 2021

Form ID: 309A

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db	+ Eduardo A Machado, 19 Day Street, Apt 402, Norwalk, CT 06854-4913
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	+ United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7814224	+ American Express, PO Box 10396, Des Moines, IA 50306-0396
7814230	+ Macy's, 151 West 34th Street, New York, NY 10001-2101
7814233	+ Mount Sinai Doctors Faculty Practice, PO Box 21085, New York, NY 10087-1085

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: email@ortizandortiz.com	Feb 11 2021 19:29:00	Norma E. Ortiz, Ortiz & Ortiz, LLP, 35-10 Broadway, Suite 201, Astoria, NY 11106
tr	+ Email/Text: deborah.piazza@txitrustee.com	Feb 11 2021 19:29:00	Deborah Piazza, Tarter Krinsky & Drogin LLP, 1350 Broadway, 11th Floor, New York, NY 10018-0947
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Feb 11 2021 19:30:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+ Email/Text: ustpreion02.br.ecf@usdoj.gov	Feb 11 2021 19:30:00	United States Trustee, Office of the United States Trustee, U.S. Federal Office Building, 201 Varick Street, Room 1006, New York, NY 10014-7016
7814225	+ Email/Text: bankruptcy@cavps.com	Feb 11 2021 19:30:00	Cavalry Portfolio Services, LLC, Re: Citibank N.A, PO Box 520, Valhalla, NY 10595-0520
7814227	+ EDI: CITICORP.COM	Feb 12 2021 00:13:00	Citi Aadvantage, P.O. Box 9001037, Louisville, KY 40290-1037
7814228	+ Email/Text: mediamanagers@clientservices.com	Feb 11 2021 19:29:00	Client Services Incorporated, Re: Chase Bank USA, N.A, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-4047
7814229	EDI: IRS.COM	Feb 12 2021 00:13:00	Internal Revenue Service, PO Box 7346, Centralized Insolvency Agency, Philadelphia, PA 19101-7346
7814226	EDI: JPMORGANCHASE	Feb 12 2021 00:13:00	Chase Ink, Cardmember Service, PO Box 6294, Carol Stream, IL 60197
7814231	+ EDI: MID8.COM	Feb 12 2021 00:13:00	Midland Credit Management, Re: Barclays Bank Delaware, 2365 Northside Drive, San Diego, CA 92108-2709
7814232	+ EDI: MID8.COM	Feb 12 2021 00:13:00	Midland Credit Management Inc, Re: Banana Republic, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
7814235	Email/Text: nys.dtf.bncnotice@tax.ny.gov		

District/off: 0208-1

User:

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Date Rcvd: Feb 11, 2021

Form ID: 309A

Total Noticed: 20

Feb 11 2021 19:30:00

NYS Dept of Tax And Finance, Bankruptcy
Section, PO Box 5300, Albany, NY 12205-0300

7814234

+ Email/Text: bnc@nordstrom.com

Feb 11 2021 19:29:54

Nordstrom Bank, PO BOX 79134, Phoenix, AZ
85062-9134

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Deborah Piazza	dpiazza@tarterkrinsky.com sdineen@tarterkrinsky.com;N256@ecfbis.com;dpiazza@iq7technology.com;ecf.alert+Piazza@titlexi.com
Norma E. Ortiz	on behalf of Debtor Eduardo A Machado email@ortizandortiz.com bkcourt@gmail.com;ortiznoticeme@gmail.com;ortizandortiz@gmail.com;ortiznr70019@notify.bestcase.com
United States Trustee	USTPRegion02.NYECF@USDOT.GOV

TOTAL: 3